

WHAT IS CLAIMED IS:

1. A method of accessing personal account information of a credit card over a global communication packet-switched network, comprising the steps of:
- at a user location disposed on the network, reading a machine-resolvable code (MRC) disposed on the credit card of a user with a reading device;
- 5 extracting coded information from the MRC, the coded information associated with routing information that corresponds to the personal account information of the user stored on a credit card company server disposed on the network;
- obtaining the routing information associated with the coded information;
- connecting the user location to the credit card company server across the network in accordance with the routing information;
- 10 returning the personal account information from the credit card company server to the user location; and
- presenting the personal account information to the user at the user location.
2. The method of Claim 1, wherein the MRC is optical indicia.
3. The method of Claim 2, wherein the optical indicia is a bar code.
4. The method of Claim 1, wherein the routing information in the step of obtaining is stored on a user computer at the user location such that the coded information in the step of extracting is used to obtain the corresponding routing information from the user computer.

5. The method of Claim 4, wherein the user computer stores a plurality of coded information each associated with unique routing information such that reading of the MRC of a select one of one or more credit cards of the user causes the user computer to connect to the corresponding credit card company server over the network.

6. The method of Claim 1, wherein the reading device is a wireless scanner which transmits the coded information to a user computer at the user location via a receiving device operatively connected to the user computer.

7. The method of Claim 1, wherein personal account information in the step of presenting is displayed on a computer display operatively connected to a user computer at the user location.

8. The method of Claim 1, wherein the routing information in the step of obtaining comprises a network address of the credit card company server on the network and file path information which locates the personal account information of the user on the credit card company server.

9. A method for accessing personal information from a remote location on a network, comprising the steps of:

reading at a user location on the network a unique information access code disposed on a portable access device that is carried by a user, which unique information access code is associated with routing information on the network to the remote location and also with personal information at the remote location of a user that is associated with the portable access device;

accessing the remote location in accordance with the routing information;

transmitting to the remote location the unique information access code;

and

at the remote location, receiving the unique information access code and accessing personal information associated therewith and forwarding the personal information back to the user location for viewing by the user.

10. The method of Claim 9, wherein the network is a global communication network.

11. The method of Claim 9, wherein the portable access device comprises a card that is typically utilized for credit transactions.

12. The method of Claim 9, wherein the step of accessing comprises the steps of:

in response to the step of reading, accessing an intermediate location on the network remote from the user location;

transmitting the unique information access code to the intermediate location from the user location;

the intermediate having contained thereat a database with associations between a plurality of unique information access codes and remote locations on the network;

10 comparing the received unique personal access code with the stored personal access code;

if a match is found, returning the matched remote location information to the user location; and

utilizing the returned remote location information from the intermediate location to access the remote location.

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13. The method of Claim 9, wherein the step of forwarding back to the user at the user location the accessed personal information from the database local to the remote location comprises the steps of:

5 sending from the remote location a request for a personal identification information after determining that there is contained in the database local to the remote location personal information associated with the unique information access code;

entering the personal identification information at the user location; and
in response to input of a personal identification information by the user, returning the personal information to the user location.

14. A system of accessing personal account information of a credit card over a global communication packet-switched network, comprising:

a machine-resolvable code (MRC) disposed the credit card of a user;
a reading device for reading said MRC at a user location associated with the user, said user location disposed on the network, and coded information of said MRC extracted therefrom by said reading device;

routing information associated with said coded information, which said routing information corresponds to the personal account information of said user stored on a credit card company server disposed at a remote location from the user location on the network;

a connection device for connecting the user location to the credit card company server across the network in accordance with said routing information;

said credit card company server operable to send the personal account information to said user location in response to being connected to said user location, and presented to said user at said user location.

15. The system of Claim 14, wherein said MRC is optical indicia.

16. The system of Claim 15, wherein said optical indicia is a bar code.

17. The system of Claim 14, wherein said routing information is stored on a user computer at said user location such that said coded information is used to obtain said corresponding routing information from said user computer.

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18. The system of Claim 17, wherein said user computer stores a plurality of said coded information each associated with said unique routing information such that reading of said MRC of a select one of one or more credit cards of said user causes said user computer to connect to the corresponding credit card company server over the network.

19. The system of Claim 14, wherein said reading device is a wireless scanner which transmits said coded information to a user computer at said user location via a receiving device operatively connected to said user computer.

20. The system of Claim 14, wherein personal account information is displayed on a computer display operatively connected to a user computer at said user location.

21. The system of Claim 9, wherein said routing information comprises a network address of the credit card company server on the network and file path information which locates the personal account information of said user on the credit card company server.

22. A system for accessing personal information from a remote location on a network, comprising:

5 a reading device for reading at a user location on the network a unique information access code disposed on a portable access device that is carried by a user, which said unique information access code is associated with routing information on the network to the remote location and also with personal information at the remote location of a user that is associated with the portable access device;

an connection device for accessing the remote location in accordance with the routing information;

10 a transmitter for transmitting to the remote location the unique information access code; and

at the remote location, a transmitter/receiver for receiving the unique information access code and accessing personal information associated therewith and forwarding the personal information back to the user location for viewing by the user.

23. The method of Claim 22, wherein the network is a global communication network.

24. The method of Claim 22, wherein the portable access device comprises a card that is typically utilized for credit transactions.